

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JENNIFER L. CERCONÉ

Debtor(s)

Case No. 17-23127JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/03/2017.
- 2) The plan was confirmed on 10/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/20/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/22/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,805.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,639.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$98,930.73
Less amount refunded to debtor	\$1,461.43

NET RECEIPTS: **\$97,469.30**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$310.00
Trustee Expenses & Compensation	\$4,370.53
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,180.53**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RESOLUTION++	Unsecured	102.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	1,003.00	NA	NA	0.00	0.00
BALDWIN TOWNSHIP (SWG)	Secured	NA	0.00	0.00	0.00	0.00
BALDWIN TOWNSHIP (TRASH)	Secured	NA	140.00	140.00	140.00	55.94
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CLEVELAND CLINIC FOUNDATION	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	69.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC. LP	Unsecured	57.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING C	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT OF EDUCATION	Unsecured	2,222.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	0.00	586.44	586.44	5.86	0.00
ECMC(*)	Unsecured	73,527.00	61,477.08	61,477.08	614.77	0.00
IC SYSTEM INC	Unsecured	107.00	NA	NA	0.00	0.00
JORDAN TAX SERVICE INC**	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	131,557.00	137,906.76	0.00	65,999.27	0.00
MIDFIRST BANK	Secured	0.00	20,444.82	19,078.80	19,078.80	0.00
MT LEBANON SD & MUNIC OF MT LI	Priority	NA	411.40	411.40	411.40	0.00
NAVIENT SOLUTIONS LLC O/B/O THE	Unsecured	8,570.00	10,931.62	10,931.62	109.32	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
NISSAN-INFINITI LT	Priority	2,676.00	1,784.40	1,784.40	1,784.40	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	8,372.00	7,772.37	7,772.37	77.72	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TSH++	Unsecured	183.00	NA	NA	0.00	0.00
UPMC	Unsecured	8,726.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,174.00	1,128.77	1,128.77	11.29	0.00
VERIZON WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$65,999.27	\$0.00
Mortgage Arrearage	\$19,078.80	\$19,078.80	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$140.00	\$140.00	\$55.94
TOTAL SECURED:	\$19,218.80	\$85,218.07	\$55.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,195.80	\$2,195.80	\$0.00
TOTAL PRIORITY:	\$2,195.80	\$2,195.80	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,896.28	\$818.96	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,180.53</u>
Disbursements to Creditors	<u>\$88,288.77</u>
TOTAL DISBURSEMENTS :	<u>\$97,469.30</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.